

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/06/2006.
- 2) This case was confirmed on 08/28/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 10/15/2007, 08/28/2006.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/07/2007, 01/12/2010, 10/04/2010, 12/09/2010.
- 5) The case was completed on 01/19/2011.
- 6) Number of months from filing to the last payment: 55
- 7) Number of months case was pending: 58
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 58,431.00
- 10) Amount of unsecured claims discharged without payment \$ 13,764.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 60,901.90
Less amount refunded to debtor	\$ 10,216.45
NET RECEIPTS	\$ 50,685.45

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 1,500.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 3,317.55
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 4,817.55**

Attorney fees paid and disclosed by debtor **\$ 1,500.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
TRIAD FINANCIAL	SECURED	10,963.00	10,654.51	10,654.51	10,654.51	1,735.71
TRIAD FINANCIAL	OTHER	NA	NA	NA	.00	.00
COUNTRYWIDE HOME LOA	SECURED	197,548.00	.00	.00	.00	.00
COUNTRYWIDE HOME LOA	SECURED	6,376.00	8,423.05	.00	.00	.00
CAPITAL ONE AUTO FIN	SECURED	12,450.00	13,931.45	13,931.45	13,931.45	2,351.44
CAPITAL ONE AUTO FIN	UNSECURED	1,593.00	NA	NA	.00	.00
GREAT AMERICAN FINAN	SECURED	400.00	889.56	889.56	889.56	121.29
GREAT AMERICAN FINAN	UNSECURED	719.00	NA	NA	.00	.00
LINDA MCMANN	OTHER	.00	NA	NA	.00	.00
FCNB	UNSECURED	153.00	1,225.61	1,225.61	1,225.61	.00
BANK ONE	UNSECURED	15.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	2,018.00	.00	.00	.00	.00
PORTFOLIO RECOVERY A	UNSECURED	3,327.00	3,327.22	3,327.22	3,327.22	.00
CAPITAL ONE BANK	OTHER	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	427.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	UNSECURED	1,123.00	NA	NA	.00	.00
CITIBANK	UNSECURED	724.00	NA	NA	.00	.00
FCNB	UNSECURED	1,225.00	1,225.61	NA	.00	.00
FCNB	OTHER	.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	442.00	442.03	442.03	442.03	.00
PREMIER BANK CARD	UNSECURED	422.00	422.85	422.85	422.85	.00
FMBM CREDIT ONE BANK	UNSECURED	1,055.00	NA	NA	.00	.00
HSBC AUTO FINANCE	UNSECURED	3,800.00	5,869.63	5,869.63	5,869.63	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
ECAST SETTLEMENT COR	UNSECURED	2,796.00	2,796.93	2,796.93	2,796.93	.00
HSBC NV	UNSECURED	2,764.00	NA	NA	.00	.00
HSBC NV	UNSECURED	669.00	NA	NA	.00	.00
MIDNIGHT VELVET	UNSECURED	557.00	557.16	557.16	557.16	.00
RICHARD WARREN	UNSECURED	1,163.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	437.00	525.33	525.33	525.33	.00
SPIEGEL	UNSECURED	938.00	NA	NA	.00	.00
SPIEGEL	UNSECURED	1,170.00	NA	NA	.00	.00
TIMOTHY PUTNAM	UNSECURED	179.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	140.73	140.73	140.73	.00
ASSET ACCEPTANCE LLC	UNSECURED	NA	190.41	190.41	190.41	.00
B-LINE LLC	UNSECURED	NA	686.04	686.04	686.04	.00
COUNTRYWIDE HOME LOA	OTHER	NA	NA	NA	.00	.00
MILDRED D EVANS	OTHER	.00	NA	NA	.00	.00
MILDRED D EVANS	OTHER	.00	NA	NA	.00	.00
KENYA R MILLER	OTHER	.00	NA	NA	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	24,585.96	24,585.96	4,087.15
All Other Secured	<u>889.56</u>	<u>889.56</u>	<u>121.29</u>
TOTAL SECURED:	25,475.52	25,475.52	4,208.44
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>.00</u>	<u>.00</u>	<u>.00</u>
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	16,183.94	16,183.94	.00

Disbursements:

Expenses of Administration	\$ 4,817.55	
Disbursements to Creditors	\$ 45,867.90	
TOTAL DISBURSEMENTS:		\$ 50,685.45

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/12/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.